

AMENDMENTS TO THE CLAIMS

1-25. (Canceled)

26. (Withdrawn) A method of changing a transaction from a first market type to a second market type, comprising the steps of:

offering the transaction of the first market type from a first client device connected to a network;

sending an acceptance of the transaction to the first client device from a second client device connected to the network;

rejecting the acceptance of the transaction of the first market type at the first client device;

transmitting a reject accept message containing an account identifier from the first client device to the second client device;

receiving the account identifier associated with an account located at the clearinghouse device;

sending the account identifier and information about the trade to the clearinghouse from the second client device to change to the second market type; and

receiving a confirmation from the clearinghouse at the second client device.

27. (Withdrawn) The method of claim 26, wherein the first market type market is a clearinghouse exchange market.

28. (Withdrawn) The method of claim 26, wherein the first market type market is a credit exchange market.

29. (Withdrawn) A method for facilitating transactions, comprising the steps of:

receiving, at a first client device, an accept offer message for a transaction to occur, said transaction being of a first market type, and having a second account identifier associated with a second client device;

rejecting the transaction at the first client device;

transmitting the second account identifier and a first account identifier associated with the first client device from the first client device to a clearinghouse device; and

receiving, at the first client device, a confirmation that the transaction occurred as a second market type.

30. (Withdrawn) The method of claim 29, wherein the first market type is a clearinghouse exchange market.

31. (Withdrawn) The method of claim 29, wherein the first market type is a credit exchange market.

32. (Currently Amended) A method of changing a transaction from a first market type to a second market type, comprising the steps of:

at the second [[first]] client device, [[receiving]] transmitting an acceptance of the offer to
conduct the transaction ~~from the second client device, where the acceptance contains a user~~
~~identifier and is of the second market type;~~

determining whether a predetermined condition is met; and

automatically changing the transaction, ~~at the first client device,~~ from the first market type to the second market type; ~~and~~

completion of the transaction upon determining that the first predetermined condition is met.

33. (Canceled)

34. (Original) The method of claim 32, wherein the first market type is a clearinghouse exchange market.

35. (Original) The method of claim 32, wherein the first market type is a credit exchange market.

36-38. (Canceled)

39. **(Currently Amended)** The method of claim 32 [33], further comprising the step of automatically generating a user prompt at [[by]] the first client device when ~~in response to the~~ predetermined condition is not being met, the user prompt being generated for a user of the first client device to manually restrict the transaction to be a transaction of the first market type.

40. **(Canceled).**

41. **(Withdrawn)** The method of claim 29, further comprising the step of encrypting the second account identifier at the second client device prior to transmission to the first client device.

42. **(Withdrawn)** The method of claim 29, further comprising the step of encrypting the first account identifier at the first client device.

43. **(Withdrawn)** The method of claim 29, further comprising the step of generating a user prompt in response to rejection of the transaction of the first market type that identifies the transaction can occur as the second market type.

44. **(New)** A method of changing a transaction from a first market type to a second market type, the transaction being conducted between a first client device and a second client device each connected to a network, the method comprising the steps of:

transmitting an offer to conduct the transaction from the first client device to the second client device;

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receiving an acceptance of the offer from the second client device at the first client device;

determining by the first client device whether a predetermined condition is met; and

automatically changing the transaction by the first client device from the first market type to the second market type when the first predetermined condition is met.

45. (New) A method of changing a transaction from a first market type to a second market type, the transaction being conducted between a first client device and a second client device each connected to a network, the method comprising the steps of:

receiving an offer to conduct the transaction from the first client device at the second client device;

transmitting an acceptance of the offer to conduct the transaction by the second client device to the first client device;

receiving a rejection of the acceptance from the first client device at the second client device;

determining that the transaction may be completed as the second market type by the second client device; and

automatically changing the transaction by the second client device from the market of first market type to a market of the second market type.

46. (New) A method of changing a transaction from a first market type to a second market type, comprising the steps of:

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at a first client device connected to a network, transmitting an offer to conduct the transaction that is received by at least a second client device connected to the network;

at the second client device, transmitting an acceptance of the offer to conduct the transaction;

determining whether first and second predetermined conditions are met; and

automatically changing the transaction from the first market type to the second market type when the first and second predetermined conditions are met.

47. (New) The method of claim 35, wherein the credit exchange market is an over-the-counter market.

48. (New) The method of claim 32, wherein the offer to conduct the transaction is transmitted by the first client device to a server connected to the network, and is transmitted by the server to the second client device.

49. (New) The method of claim 32, wherein the predetermined condition is based on the identities of entities participating in the transaction.

50. (New) The method of claim 49, wherein the predetermined condition is based on at least one of a credit worthiness of at least one of the entities or an affiliation of the at least one entity.

51. (New) The method of claim 44, wherein the predetermined condition is that a user identifier for a user of the second client device is absent from a user list that is accessible to the first client device.

52. (New) The method of claim 44, wherein the predetermined condition is that a user identifier for a user of the second client device is present in a user list that is accessible to the first client device.

53. (New) The method of claim 46, wherein the first predetermined condition is based on the identities of entities participating in the transaction, and the second predetermined condition is based on terms of the transaction.